

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tina Marie Stoltz
Debtor

Case No. 18-05416-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 22

Date Rcvd: Apr 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2020.

db +Tina Marie Stoltz, 2 Creekside Dr, Lebanon, PA 17042-4610
5145747 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5166786 +Gregory Stauffer, 693 Broad Street, Akron, PA 17501-1360
5186623 +Gregory Stauffer, c/o Mitchell A. Sommers, Esquire, 107 W Main Street, Ephrata, PA 17522-2014
5145750 Lebanon Family Medicine, Inc, 1400 S Forge Rd, Suite 1, Palmyra, PA 17078-9513
5145751 +Lebanon Fcu, 300 Schneider Dr, Lebanon, PA 17046-4811
5145752 MedExpress Lebanon, 1010 West Crestview Drive, Lebanon, PA 17042-7415
5145753 +Penn Medicine, Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
5145754 QUEST DIAGNOSTICS INC, PO BOX 740698, CINCINNATI, OH 45274-0698
5145755 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5145744 +EDI: TSYS2.COM Apr 24 2020 23:33:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5180817 EDI: BL-BECKET.COM Apr 24 2020 23:34:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5145745 EDI: RMSC.COM Apr 24 2020 23:34:00 CareCredit/Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
5145746 +EDI: CAUT.COM Apr 24 2020 23:33:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
5198530 +EDI: CITICORP.COM Apr 24 2020 23:33:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
5145748 +EDI: CITICORP.COM Apr 24 2020 23:33:00 Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5145749 +E-mail/Text: bncnotices@becket-lee.com Apr 24 2020 19:36:34 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5145983 +EDI: PRA.COM Apr 24 2020 23:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5194523 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 24 2020 19:34:04 PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
5198210 +EDI: RMSC.COM Apr 24 2020 23:34:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5145756 +EDI: RMSC.COM Apr 24 2020 23:34:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
5145757 +EDI: RMSC.COM Apr 24 2020 23:34:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Leon P Haller on behalf of Trustee Leon P. Haller (Trustee) lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com
Leonard Zagurskie, Jr on behalf of Debtor 1 Tina Marie Stoltz lzaglaw.usa@startmail.com,
lzaglaw.usa@startmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5

Information to identify the case:

Debtor 1 **Tina Marie Stoltz**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:18-bk-05416-HWV**

Social Security number or ITIN xxx-xx-1364

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tina Marie Stoltz

By the court:

4/24/20



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: RyanEshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.